

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
(PHILADELPHIA)**

IN RE:

**Julia L. Roach**  
Debtor

CHAPTER 13

CASE NO.: 21-12963-mdc

HEARING DATE: February 22, 2022

TIME: 10:30am

LOCATION: Courtroom #2

**MOTION OF WILMINGTON SAVINGS FUND SOCIETY, FSB AS TRUSTEE OF  
STANWICH MORTGAGE LOAN TRUST F FOR RELIEF FROM THE AUTOMATIC  
STAY PROVISIONS OF 11 U.S.C. § 362(A) TO PERMIT MOVANT TO COMMENCE  
OR CONTINUE FORECLOSURE PROCEEDINGS ON 4054 ELLENDALE ROAD,  
DREXEL HILL, PA 19026**

AND NOW COMES, Wilmington Savings Fund Society, FSB as Trustee of Stanwich Mortgage Loan Trust F (“Movant”), by and through its attorneys, Hill Wallack LLP, and respectfully represents as follows:

1. This Motion (the “Motion”) is filed by Movant for relief from the automatic stay provisions of 11 U.S.C. §362(a) to permit Movant to commence or continue its foreclosure on real property located at 4054 Ellendale Road, Drexel Hill, PA 19026 (the “Mortgaged Premises”).

2. On or about November 21, 2013, Julia Lynne Roach (“Debtor”) executed and delivered to GSF Mortgage Corporation a Promissory Note (“Promissory Note”) in the principal amount of \$132,063.00. A true and correct copy of the Promissory Note is attached hereto and made a part hereof as Exhibit “A.”

3. To secure the obligations under the Promissory Note, Debtor granted to Mortgage Electronic Registration Systems, Inc. as nominee for GSF Mortgage Corporation, its successors and assigns, a valid, enforceable, and recorded first lien and mortgage (the “Mortgage”) on the Mortgaged Premises, all of the terms of which are incorporated herein by reference as if fully set forth at length, which Mortgage was thereafter recorded in the Delaware County Recorder of Deeds Office on November 22, 2013 in Book 5432, Page 1509, as Instrument Number

2013077843. A true and correct copy of the Mortgage is attached hereto and made a part hereof as Exhibit “B.”

4. Movant is the current mortgagee by virtue of an Assignment of Mortgage. A true and correct copy of the full recorded Assignment of Mortgage Chain is attached hereto and made apart hereof as Exhibit “C.”

5. On or about June 20, 2019, Debtor entered into a loan modification agreement with JPMorgan Chase Bank, N.A. The loan modification agreement modified the maturity date of the Mortgage and the principal balance of the Promissory Note. The loan modification agreement was recorded in the Delaware County Recorder of Deeds Office on July 23, 2019 in Book 6359 at Page 1727. A true and correct copy of the loan modification agreement is attached hereto and made a part hereof as Exhibit “D.”

6. On October 29, 2021, Debtor filed a petition for relief under Chapter 13 of the United States Bankruptcy Code.

7. The Debtor listed the current value of the Mortgaged Premises in her Schedule A/B in the amount \$182,000.00.

8. As of the petition date, Movant is the holder of a secured claim in the amount of \$146,437.47 with pre-petition arrears due in the amount of \$31,543.53 together with additional legal fees and costs and taxes due and payable on the Mortgaged Premises per the Proof of Claim 8-1 filed November 9, 2021.

9. The current monthly payment on the Mortgage is \$1,175.12 per the Proof of Claim filed November 9, 2021.

10. Debtor is currently in arrears post-petition for her failure to pay the post-petition payments due November 1, 2021 through January 1, 2022 in the amount of \$3,525.36 (\$1,175.12 x 3 months) minus \$0.00 in suspense, for a total of \$3,525.36.

11. Consequently, Movant is entitled to relief from the automatic stay pursuant to 11 U.S.C. § 362(d) as the Debtor has defaulted on post-petition payments.

WHEREFORE, Wilmington Savings Fund Society, FSB as Trustee of Stanwich Mortgage Loan Trust F respectfully requests that this Court enter an Order granting relief from the automatic stay provisions of 11 U.S.C. § 362(a) to allow Movant to proceed in its foreclosure of the Mortgaged Premises, to name the Debtor in the foreclosure suit solely for the purpose of foreclosing their interests in the Mortgaged Premises, and to allow Movant, or any other purchaser at the Sheriff's Sale, to take any legal action necessary to gain possession of the Mortgaged Premises.

Respectfully submitted,

By: /s/ Angela C. Pattison  
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